

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Charles A. ROSENBLATT et al.	)	
	)	
Application No.: 10/729,997	)	Group Art Unit: 3694
	)	
Filed: December 9, 2003	)	Examiner: Scott S. Trotter
	)	
For: METHODS AND SYSTEMS FOR	)	Confirmation No.: 2800
OFFERING A CREDIT CARD	)	
ACCOUNT TO A CONSUMER AT A	)	
POINT-OF-SALE LOCATION	)	

**MAIL STOP: RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed April 16, 2009, the period for response having been extended to August 17, 2009 (August 16, 2009 being a Sunday) by a request for extension of one (1) month and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 with the concurrently-filed Request for Continued Examination, please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 18 of this paper.